

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Antonius Adhi Wiryawan, Re Lai, Weide Ju, Hichem Sellami,  
Durgesh Kotwal  
Assignee: Siebel Systems, Inc.  
Title: METHODS AND APPARATUS FOR CAPTURING  
CONSUMER LOAN APPLICATION DATA  
Serial No.: 10/025,523 Filing Date: December 18, 2001  
Examiner: Brian E. Fertig Group Art Unit: 3694  
Docket No.: OIC0269US Confirmation No. 6254

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Austin, Texas  
February 23, 2009

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Examiner Fertig:

This paper is being submitted in response to the Office Action dated October 21, 2008, having a shortened statutory period set to expire on January 21, 2009. Accompanying this response is a One-Month Petition Under 37 C.F.R. § 1.136 for Extension of Time setting a new time for response of February 23, 2009, since February 21, 2009 was a Saturday. Further examination and reconsideration are respectfully requested in view of the following amendments and remarks.

No Amendments to the Specification are presented in this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on **page 2** of this paper.

No Amendments to the Drawings are presented in this paper.

**Remarks/Arguments** begin on **page 10** of this paper.